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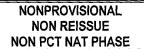
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE REQUEST FOR FILING NATIONAL PATENT APPLICATION

Under 35 USC 111(a) and Rule 53(b)

Commissioner of Patents Washington, D.C. 20231

WITH SIGNED DECLARATION

PATENT APPLICATION





Sir: Herewith is the PATENT APPLICATION of Inventor(s): BREEDEN, et al. VINTAGE MATURATION ANALYTICS FOR PREDICTING BEHAVIOR AND PROJECTING CASH FLOW FOR CUSTOMER. . .. OR MANAGEMENT CHANGES Atty. Dkt.: Client Ref including: Date: February 13, 2001 1. Specification: 42 pages (only spec. and claims) 2. Specification in non-English language 3. Declaration Original 1 page(s); 66 numbered claims If formal of size: **□** 11" 4. Drawings: 6 sheet(s) informal; □ A4 5. See top first page re prior Provisional, National or International application(s). ("X" box only if info is there and do not complete corresponding item 5 or 6). (Prior M# SN 6. AMEND the specification please by inserting before the first line: — This is a Continuation-in-Part ☐ Continuation Substitute Application (MPEP 201.09) of: Divisional filed . (M#) 6(a) National Appln. No. 6(b) International Appln. No. filed which designated the U.S., and that International Application Was was not published under PCT Article 21(2) in 7 AMEND the specification by inserting before the first line: -- This application claims the benefit of U.S. Provisional Application No. 60/ 184,190 , filed February 22, 2000 8. Attached is an assignment and cover sheet. Please return the recorded assignment to the undersigned. 9. Prior application is assigned to Frame by Assignment recorded 10. FOREIGN priority is claimed under 35 USC 119(a)-(d)/365(b) based on filing in 11. (country) Application No. Filing Date Filing Date Application No. (2) (1) (3) (6) (5) (8) (7) See 3rd page for additional priorties (9)(No.) Certified copy (copies): attached; previously filed (date) in U.S. Application No. filed on is claimed (Pre-filing confirmation required) Small entity status ∅ is <u>not</u> claimed; (No.) Small Entity Statement(s) (since 9/8/00 small entity statement(s) not essential to make claim)

14. <u>DOMESTIC/INTERNATIONAL</u> priority is claimed under 35 USC 119(e)/120/365(c) based on the following provisional and/or PCT international application(s):

Application No.	Filing Date	Application No.	Filing Date	13 813
(1)		(4)		200
(2)		(5)		80
(3)		(6)		

15. This application is being filed under Rule 53(b)(2) since an inventor is named in the enclosed Declaration who was not named in the prior application. 16. Attached:
17. Preliminary Amendment:

THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED

f _{egs}						
				Large/Small Entity	1	Fee
					J	Code
18_Basic Filing Fee			\$710/\$355	\$355	101/201	
19, Total Effective Claims	66	minus 20 =	*46	x \$18/\$9 =	+ 414	103/203
20 Independent Claims	3	minus 3 =	*0	x \$80/\$40 =	+0	102/202
- come F				*If answer is zero or less, enter "0"		
21. If any proper multiple dependent claim (ignore improper) is present, add			dd + \$270/\$135	+0	104/204	
(Leave this line blank if this	is a reissue	application)				
22 TOTAL FIL				L FILING FEE ENCLOSED =	\$769	
23: If "non-English" box 2 is X'd, add Rule 17(k) processing fee			+ \$130	+0	139	
24 If "assignment" box 8 is X'd, add recording fee			+ \$40	+ 40	581	
25. Attached is a Petition/Fee under Rule No.			+ \$130	+ 0	122	
26. TO			TOTAL FEE ENCLOSED =	\$809		

Our Deposit Account No. 03-3975			
Our Order No.	80969	272852	
•	C#	M#	00909

CHARGE STATEMENT: The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any missing or insufficient fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (missing or insufficient fee only) now or hereafter relative to this application and the resulting Official document under Rule 20, or credit any overpayment, to our Account/Order Nos. shown above for which purpose a duplicate copy of this sheet is attached.

This CHARGE STATEMENT does not authorize charge of the issue fee until/unless an issue fee transmittal form is filed.

Pillsbury Winthrop LLP Intellectual Property Group

	1111	enectual Froperty Group			
•	By Atty:	Stephen C. Glazier	Reg. No.	31361	
Atty/Sec: SCG/WGB NOTE: File in duplicate with 2 post car	Sig: rd receipts	(PAT-103) & attachments / 3	refol	Fax: (202) 822-0944 Tel: (202) 861-3056	

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U.S. Patent and Trademark Office; U. S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control numbers

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor

Atty Docket Number

BREEDEN, et al.

Title VINTAGE MATURATION ANALYTICS. MANAGEMENT CHANGES

80969-272852

09/781 09/781

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

17 Feb 0 1

Date

Signature

Stephen C. Glazier

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing.**

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).